

SERFF Tracking Number: NYLC-126356173 State: Arkansas  
Filing Company: New York Life Insurance Company State Tracking Number: 43885  
Company Tracking Number:  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: Partial Conversion Minimums - 80CSO Term  
Project Name/Number: Partial Conversion Minimums - 80CSO Term /

## Filing at a Glance

Company: New York Life Insurance Company  
Product Name: Partial Conversion Minimums - 80CSO Term  
SERFF Tr Num: NYLC-126356173 State: Arkansas  
TOI: L04I Individual Life - Term SERFF Status: Closed-Accepted State Tr Num: 43885  
For Informational Purposes  
Sub-TOI: L04I.500 Other Co Tr Num: State Status: Filed-Closed  
Filing Type: Form Reviewer(s): Linda Bird  
Disposition Date: 10/27/2009  
Authors: Team Leader, Sean Hebron  
Date Submitted: 10/23/2009 Disposition Status: Accepted For Informational Purposes  
Implementation Date: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: Partial Conversion Minimums - 80CSO Term  
Project Number:  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 10/27/2009  
Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 10/27/2009  
Created By: Sean Hebron  
Corresponding Filing Tracking Number:  
Deemer Date:  
Submitted By: Sean Hebron  
Filing Description:  
RE: New York Life Insurance Company  
Individual Term Insurance  
Informational Change for Term Policies  
NAIC #: 82666915  
FEIN# 13-5582869

Dear Commissioner:

SERFF Tracking Number: NYLC-126356173 State: Arkansas  
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In the interest of keeping your Department up to date, we are sending this letter to inform you of our intention to change the requirements for partial conversions for our previously approved policies indicated in the following table.

Form Number Title Approval Date Current Minimum Face Amount Requirement

994-60.26 Five Year Level Term 8/8/1994 \$100,000  
987-135.10 Increasing Premium Convertible Term 11/7/1986 \$250,000  
204-135 Increasing Premium Convertible Term 5/28/2004 \$250,000  
200-130.26 Term Life Policy to Age 90 3/13/2000 \$100,000

Currently, if only a part of the face amount of a policy is converted, the remainder of the insurance may be continued under the policy if the minimum amount limits for that policy, as shown above, are met. Beginning November 16, 2009, it is our intention to liberalize the minimum amount requirements to \$1,000 only when a partial conversion is requested.

I hope that this information is satisfactory and that we may receive your Department's acknowledgement of this letter, at your earliest convenience. If you have any questions concerning this submission, please do not hesitate to contact me at my toll-free number, 1-877-464-0198.

Sincerely,

Linda E. LoPinto  
Corporate Vice President  
Individual Life Department

## Company and Contact

### Filing Contact Information

Sean Hebron, Senior Contract Assistant Sean\_Hebron@nyl.com  
51 Madison Avenue 212-576-2681 [Phone]  
Room 606 212-447-4141 [FAX]  
New York, NY 10010

### Filing Company Information

New York Life Insurance Company CoCode: 66915 State of Domicile: New York  
51 Madison Avenue Group Code: 826 Company Type: Life  
New York, NY 10010 Group Name: State ID Number:  
(212) 576-4809 ext. [Phone] FEIN Number: 13-5582869

SERFF Tracking Number: NYLC-126356173 State: Arkansas  
Filing Company: New York Life Insurance Company State Tracking Number: 43885  
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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$0.00	10/23/2009	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/27/2009	10/27/2009

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## **Disposition**

Disposition Date: 10/27/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No

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## Supporting Document Schedules

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Flesch Certification		
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			

		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	N/A - Informational Filing		
<b>Comments:</b>			